AMENDMENTS TO THE SPECIFICATION

Please add the following new section entitled "Brief Description of the Drawings" at the bottom of page 3, after the last paragraph of "Summary of the Invention" section:

BRIEF DESCRIPTION OF THE DRAWINGS

FIGURE 1 is a flow chart illustrating a process for obtaining a set of requested terms or preferences from an applicant.

FIGURE 2 is a sample web page used in one embodiment to obtain information about a current credit card used by an applicant.

FIGURE 3 is an illustration of a web page used to display the terms entered by an applicant for a current card and provide the applicant an opportunity to specify how the applicant would like the terms to be changed and what changes are most important to the applicant.

FIGURE 4 is an illustration of a web page that displays the terms of two cards to an applicant and allows the applicant to indicate which card is preferable.

FIGURE 5 is a diagram illustrating an input screen used to obtain information about an applicant.

FIGURE 6A is an illustration of a web page used to obtain desired terms from an applicant.

FIGURE 6B is an illustration of a web page used to confirm an applicant's specification of terms and the selection of the most important term.

FIGURE 7A is a flow chart illustrating a process for using applicant specified terms to obtain offers to present to the applicant.

FIGURE 7B is a flow chart illustrating a process for using applicant specified terms in determining an offer set.

FIGURE 8A is a block diagram illustrating interaction of an applicant with a server that determines an offer for the applicant.

FIGURE 8B is a block diagram illustrating the structure of a typical server or machine for implementing a web browser.